

**Fill in this information to identify the case:**

Debtor 1 Monica Audrey Falcon

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of California  
(State)

Case number 18-41123

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: New Residential Mortgage Loan Trust 2006-AR7

Court claim No. (if known):

N/A\*

Last 4 digits of any number you  
use to identify the debtor's account: 3794

Date of payment change:

Must be at least 21 days after date  
of this notice

7/1/2018

New total payment:

Principal, interest, and escrow, if any \$ 3,165.12

**Part 1:**

**Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2:**

**Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 4.1250 %

New interest rate: 4.2500 %

Current principal and interest payment: \$ 2,315.68 New principal and interest payment: \$ 2,315.68

**Part 3:**

**Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)  
Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Arnold L. Graff  
Signature

Date May 31, 2018

Print: Arnold L. Graff  
First Name  Middle Name  Last Name

Title: Agent for Creditor

Company: Aldridge Pite, LLP

Address: 4375 Jutland Dr. Suite 200; P.O. Box 17933  
Number  Street

San Diego CA 92177  
City  State  Zip Code

Contact phone 858 750 7600

Email PCN-PPFN.Inquiries@nationstarmail.com



8950 Cypress Waters Blvd.  
Coppell, TX 75019

05/17/18

OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

YOUR INFO  
[REDACTED]

CHRISTY A PINNEY  
5513 Brampton Way  
SACRAMENTO, CA 95835

RE: CHRISTY A PINNEY PINNEY  
[REDACTED]

Please be advised that this information should not be construed as collection of a debt, but for informational purposes only.

In connection with the above referenced case(s), we are herewith enclosing the Annual Notice of Changes in Interest Rate and Monthly Installment amounts on the above referenced adjustable rate mortgage.

Should you have any questions or require additional information, please do not hesitate to contact us at the number below.

We appreciate your assistance in this matter.

Sincerely,

Mr. Cooper  
Bankruptcy Department

Enclosure: Annual Notice of Change in Interest Rate and Monthly Installment Payments

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.

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**Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.**

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that case is not assigned to or otherwise obligated on the loan, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

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CHRISTY A PINNEY  
5513 Brampton Way  
SACRAMENTO, CA 95835

**Changes to Your Mortgage Interest Rate and Payments on 7/1/18**

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 month period during which your interest rate stayed the same. That period ends on 6/1/18, so on that date your interest rate may change. After that, your interest rate and monthly payment may change every 1 month(s) for the life of your loan. Also, as of 7/1/18, your new monthly payment may be calculated using your limited payment calculation as defined in your note document.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	4.125%	4.250%
Principal	\$602.49	\$552.71
Interest	\$1,713.19	\$1,762.97
Escrow	\$849.44	\$849.44
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$3,165.12</b>	<b>\$3,165.12 due 7/1/18</b>

	Interest Only Option	Fully Amortizing Option	Accelerated Payment Option
Interest Rate	4.250%	4.250%	4.250%
Principal	\$552.71	\$769.25	\$12,615.03
Interest	\$1,762.97	\$1,762.97	\$1,762.97
Escrow	\$849.44	\$849.44	\$849.44
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$3,165.12 due 7/1/18</b>	<b>\$3,381.66 due 7/1/18</b>	<b>\$15,227.44 due 7/1/18</b>

**Interest Rate:** We calculated your interest rate by taking a published “index rate” and adding a certain number of percentage points, called the “margin”. Under your loan agreement, your index rate is the AVERAGE OF 12 MONTHLY AVERAGE YIELDS ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR and your margin is 2.700%. The AVERAGE OF 12 MONTHLY AVERAGE YIELDS ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR is published MONTHLY BY THE FEDERAL RESERVE BOARD.

**Rate Limits:** Your rate cannot go higher than 9.950% or lower than 2.700% over the life of the loan.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the AVERAGE OF 12 MONTHLY AVERAGE YIELDS ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR index, your margin of 2.700%, your loan balance of \$497,779.40, your remaining loan term of 337 months or 7.500% of the old payment.

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Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that Case: 18-41123 Doc#:15 Filed: 06/06/18 Entered: 06/06/18 08:00:01 Page 4 of 8 attempt to collect a debt from you personally.





Warning about Increase in Your Loan Balance: Your new payment may cover only part of the interest and no principal. Therefore, the unpaid interest may add to the balance of the loan. In order to fully pay off your loan by the end of the loan term at the new interest rate, you would have to pay \$3,165.12 per month. The difference in the fully amortized payment and your minimum monthly payment is (\$216.54).

Prepayment Penalty: Mr. Cooper will not assess a prepayment penalty at any time in the event you would like to pay part or all of your mortgage balance.

Please be advised, if your monthly payments are auto drafted from your bank account, changes to your monthly payment, per the terms of your Adjustable Rate Note, will be reflected in the amount deducted from your account.

If you have any questions, your Dedicated Loan Specialist is Josephine Ingraham and can be reached at (866)-316-2432 EXT. 4670604 or via mail at the address listed above. Our hours of operation are Monday through Thursday 7 am to 8 pm (CT), Friday 7 am to 7 pm (CT) and Saturday 8 am to 12 pm (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Sincerely,

Mr. Cooper

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.

**Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.**

**New York Residents:** Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).**

**New York Residents Income Disclosure:** If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

**Oregon Residents:** There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit [www.oregonhomeownersupport.gov](http://www.oregonhomeownersupport.gov). If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at [www.oregonstatebar.org](http://www.oregonstatebar.org) or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to [www.oregonlawhelp.org](http://www.oregonlawhelp.org).

**North Carolina Residents:** Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112954, and 113359. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website [www.nccob.gov](http://www.nccob.gov).**

**Texas Residents:** COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

1 Arnold L. Graff (SBN 269170)  
2 agraff@aldridgepite.com  
3 **ALDRIDGE PITE, LLP**  
4 4375 Jutland Drive, Suite 200  
5 P.O. Box 17933  
6 San Diego, CA 92177-0933  
7 Telephone: (858) 750-7600  
8 Facsimile: (619) 590-1385

9  
10 Attorneys for  
11 New Residential Mortgage Loan Trust 2006-AR7

12 **UNITED STATES BANKRUPTCY COURT**

13 **NORTHERN DISTRICT OF CALIFORNIA - OAKLAND DIVISION**

14 In re

15 Case No. 18-41123

16 MONICA AUDREY FALCON DBA  
17 ECOLOGIC ENVIRONMENTAL  
18 SERVICES, LLC,

19 Chapter 13

20 Debtor.

21 **PROOF OF SERVICE**

22 I, Ebony Ishmon, declare that:

23 I am employed by Aldridge Pite, LLP. My business address is: Fifteen Piedmont Center  
24 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305. I am over the age of eighteen years  
25 and not a party to this case.

26 On June 6, 2018, I caused the following documents:

27 • **Notice of Mortgage Payment Change;**

28 to be served in said case by causing a copy to be enclosed in a sealed envelope with postage  
thereon fully prepaid in the United States Mail at San Diego, California, and/or via electronic means  
pursuant to Bankruptcy Local Rule 9013-3(c) as follows:

29 /./.

30 /./.

31 /./.

32 /./.

33 /./.

**DEBTOR**

Monica Audrey Falcon  
6401 Leona St.  
Oakland, CA 94605  
(Via U.S. Mail)

**DEBTOR'S ATTORNEY**  
PRO SE

**TRUSTEE**

Martha G. Bronitsky  
P.O. Box 5004  
Hayward, CA 94540  
[13trustee@oak13.com](mailto:13trustee@oak13.com)  
(Via NEF)

**U.S. TRUSTEE**  
U.S. Trustee

Department of Justice  
USTPRegion17.OA. ECF@usdoj.gov  
(Via NEF)

I declare under penalty of perjury that the foregoing is true and correct.

Dated: June 6, 2018

/s/Ebony Ishmon  
**EBONY ISHMON**